

Kaeruru Katherine DeBoer

DOB: [REDACTED]

SSN: [REDACTED]

Experian ATTN: Supervisor, Legal Department  
P.O Box 4500  
Allen, TX. 75013.

02/28/2025

To Whom It May Concern:

Upon a detailed examination of my consumer report and following up after my previous disputes. There are several inaccurate and incomplete accounts on my consumer reports which are harming my financial and credit reputation. Pursuant to the Fair Credit Reporting Act and 15 USC 1681e(b), Consumer Reporting Agencies must follow reasonable procedures to assure maximum possible accuracy which your company has failed to do. Review the following account below:

1. **Account Name:** Navy Federal CR UN  
**Account Number:** 100001xxxx  
**Dispute Reason:** The Payment history for May 2023 and recent payments are incomplete and the reported balance is inaccurate.  
**Account Open Date:** 11/03/2021.  
**Action:** Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.
  
2. **Account Name:** Wells Fargo  
**Account Number:** 5379861xxxx  
**Dispute Reason:** The Recent payments, Monthly payments and Terms are incomplete, and the reported balance is inaccurate.  
**Account Open Date:** 11/30/2022.  
**Action:** Delete this account immediately **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
3. **Account Name:** Discover Bank  
**Account Number:** 6011014xxx  
**Dispute Reason:** The Recent Payment and Associated Terms are missing, incomplete and inaccurate.  
**Account Open Date:** 11/30/2022.  
**Action:** Update March 2023 to "OK" and "Paid on Time" **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

4. **Account Name:** CAPITAL ONE  
**Account Number:** 517805xxxx  
**Dispute Reason:** The Recent Payment and Associated Terms are incomplete and inaccurate.  
**Account Open Date:** 05/17/2018.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
5. **Account Name:** CITI CARDS/CITIBANK  
**Account Number:** 542418xxxx  
**Dispute Reason:** The Recent Payment and Associated Terms are incomplete and inaccurate.  
**Account Open Date:** 12/05/2022.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
6. **Account Name:** JPMCB CARD  
**Account Number:** 414720xxxx  
**Dispute Reason:** The Recent payment, Terms are incomplete, and the Payment history is inaccurate.  
**Account Open Date:** 01/11/2022.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
7. **Account Name:** JPMCB CARD  
**Account Number:** 521307xxxx  
**Dispute Reason:** The Recent payment, Terms are incomplete, and the Payment history is inaccurate.  
**Account Open Date:** 12/01/2022.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
8. **Account Name:** SELF FINANCIAL/LEAD BANK  
**Account Number:** 1287xxxx  
**Dispute Reason:** The Recent payment, Monthly payment, Highest balance, Balance are incomplete, and there is no reported Payment amounts reported rendering this inaccurate.  
**Account Open Date:** 01/24/2021.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
  
9. **Account Name:** TBOM/ATLS/FORTIVA THD  
**Account Number:** 777676xxxx  
**Dispute Reason:** The recent payment, monthly payment, associated terms are incomplete, with no reported payment amounts, resulting in an inaccurate record.  
**Account Open Date:** 10/31/2019.  
**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

I implore to take this request seriously and ensure these accounts are 100% accurate and complete. Congress outlines your duties as a Credit Reporting Agency pursuant to 15 USC 1681 in reference to accuracy and fairness in credit reporting. **Please mail me an updated copy of my credit report upon completion of this re-investigation.**

Regards,

Kaeruru Katherine DeBoer.

Kaeruru Katherine DeBoer.

DOB: [REDACTED]

SSN: [REDACTED]

Transunion ATTN: Supervisor, Legal Department  
P.O Box 2000  
Chester, PA. 19016.

02/28/2025

To Whom It May Concern:

Upon a detailed examination of my consumer report and following up after my previous disputes. There are several inaccurate and incomplete accounts which remain on my consumer reports. These accounts are harming my financial and credit reputation. Pursuant to the Fair Credit Reporting Act and 15 USC 1681e(b), Consumer Reporting Agencies must follow reasonable procedures to assure maximum possible accuracy which your company has failed to do. Review the following account below:

1. **Account Name:** Navy Federal CR UN

**Account Number:** 100001xxxx

**Dispute Reason:** **Dispute Reason:** The monthly payments, terms, payment received, and balance reported are inaccurate.

**Account Open Date:** 11/03/2021.

**Action:** Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.

2. **Account Name:** Wells Fargo

**Account Number:** 5379861xxxx

**Dispute Reason:** **Dispute Reason:** The payment received, and balance reported are inaccurate. The payment history is incomplete and not showing scheduled payments, actual payments, balances reported etc.

**Account Open Date:** 11/03/2021.

**Action:** Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.

3. **Account Name:** Discover Bank

**Account Number:** 6011014xxx

**Dispute Reason:** The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc. This violates 15 USC 1637(b) and 15 USC 1666.

**Account Open Date:** 11/30/2022.

**Action:** Update March 2023 to “OK” and “Paid on Time” **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

4. **Account Name:** CAPITAL ONE

**Account Number:** 5178058xxxx

**Dispute Reason:** The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

**Account Open Date:** 05/17/2018.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

5. **Account Name:** CITICARDS CBNA

**Account Number:** 5424181xxxx

**Dispute Reason:** The payment history for March 2023 is inaccurate and incomplete, missing the balance and scheduled payment.

**Account Open Date:** 12/05/2022.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

6. **Account Name:** JPMCB CARD SERVICES

**Account Number:** 4147202xxxx

**Dispute Reason:** The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

**Account Open Date:** 01/11/2022.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

7. **Account Name:** RENTREPORTERS.COM/RESIDENCE

**Account Number:** 539xxxx

**Dispute Reason:** The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

**Account Open Date:** 02/01/2010.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

8. **Account Name:** SELF FINANCIAL INC/LEAD BANK

**Account Number:** 1287xxxx

**Dispute Reason:** The monthly payment and balance are inaccurate. Additionally, the payment history is incomplete with several missing items including scheduled payments, amounts paid, balances etc.

**Account Open Date:** 01/24/2021.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

9. **Account Name:** TBOM/FORTIVA HOME IMPROVER CARD

**Account Number:** 7776768xxxx

**Dispute Reason:** The payment received, and balance are inaccurate. Additionally, the payment history is incomplete with several missing items including scheduled payments, amounts paid, balances etc.

**Account Open Date:** 10/31/2019.

**Action:** Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

I implore to take this request seriously and ensure these accounts are 100% accurate and complete. Congress outlines your duties as a Credit Reporting Agency pursuant to 15 USC 1681 in reference to accuracy and fairness in credit reporting. **Please mail me an updated copy of my credit report upon completion of this re-investigation.**

Regards,

Kaeruru Katherine DeBoer.